



**FOOD  
LIABILITY  
INSURANCE  
PROGRAM**

QUESTIONS? 844.520.6992

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## FOOD LIABILITY INSURANCE PROGRAM

FLIP provides liability coverage to safeguard food businesses such as vendors, caterers, food trailers, and more. - **Starting at \$299/year. Buy Online. Download proof of insurance today.**

### FLIP specializes in providing insurance for:

Food Trailers

Food Trucks

Caterers

Concessionaires

Liquor Liability

Commercial Kitchen Renters

Farmers Market Vendors

Personal/Private Chefs

Food Cart Vendors

**BUY COVERAGE ONLINE**



## CONTACT US

FLIP (FOOD LIABILITY INSURANCE PROGRAM)

260 South 2500 West Suite 303

Pleasant Grove, UT 84062

P: 844.520.6992

[info@flipprogram.com](mailto:info@flipprogram.com)

## TESTIMONIALS

"I have used FLIP insurance for two years now. They have always provided excellent service at an affordable price.

Don't consider going with anyone else!"

**Jessi, TN**

## RECENT BLOG POSTS

### **COMMERCIAL GRADE KITCHEN OR COMMISSARY?**

January 19, 2021

You've had your fair share of making decisions while running your food business. Some are easy, whil...

[MORE](#)

# AFFORDABLE

get insured today

## WHY CHOOSE FLIP

- Instant Coverage
- Immediate Access to Your Certificate
- Customized Dedicated Limits
- Inland Marine Coverage Included
- Quality Insurance
- Licensed in all 50 States
- Convenient Online Purchasing
- 24/7 Access to Policy Documents
- **A+ Rated Insurance Company**
- Peace of Mind
- Free Unlimited Additional Insureds

## ANNUAL POLICY

\$ **299**

**ANNUAL GROSS:**

**\$0 to 50K - \$299**

**\$50,001 to 100K - \$399**

**NO DEDUCTIBLE**

ON GENERAL LIABILITY CLAIMS

**BUY POLICY TODAY!**

## COVERAGE DETAILS

- \$2M General Liability Aggregate
- \$2M Products-Completed Operations Aggregate
- \$1M Personal & Advertising Injury
- \$1M General Liability Each Occurrence
- \$300K Damage to Premises Rented to You (Any One Premises)
- \$5K/\$10K Business Personal Property/Inland Marine (Any One Article/Aggregate)

**MORE DETAILS**



# WHO QUALIFIES

FLIP Insurance is designed for small food businesses with gross annual receipts under \$500,000. Whether you make, sell, or distribute a food product, you are qualified for FLIP insurance, with the exceptions of those operations on the list of excluded lines of business below. If your gross sales exceed \$500,000, please [contact us](#) for other coverage options.

## ACCEPTED LINES OF BUSINESS:

- Baked Goods
- Bake Sale
- Beverage Carts
- Catering
- Concessions
- Concession Trailers
- Cottage Food Law
- Culinary Businesses
- Food Carts
- Food Distributors
- Food Manufacturing
- Food Trailers
- Food Trucks
- Hot Dog Carts
- Personal/Private Chefs
- Pushcarts
- Lemonade Concessions
- College Food Vendors & Caterers
- Wedding Catering
- Commercial Kitchens (Food Vendors)
- Greek Festivals (Food Vendors)
- Farmers Markets (Food Vendors)
- Food Festivals (Food Vendors)
- Expo Centers (Food Vendors)
- State Fairs (Food Vendors)
- County Fairs (Food Vendors)

## EXCLUDED PRODUCTS AND OPERATIONS:

- Alcoholic Beverages or Products (Includes Serving, Selling, or Sub-Contracting)(Liquor Liability policy needed for coverage)
- Animal/Livestock Feed (This Does Not Include Pet Products)
- Any Product Requiring a Prescription
- Any product containing cannabidiol (CBD), Hemp, or Hemp extract
- Baby Food
- Commercial farms owned or operated by the insured (your products sold away from the farm are okay)
- Companies/Operations Not in Compliance with County, State, and Federal Food and Safety Regulations
- Diet Products or Cleanses or Pills Marketed as a 'Weight Loss' Product
- Energy Drinks
- Grocery store or supermarket retail operations owned or operated by the insured
- Health Coaching
- Importers – Produce or Dairy Making Up More Than 20% of Total Sales
- Importers – Seafood, Meat, Poultry
- Kava
- Medical Invasive Products (Intended to Stay within

The FLIP policy is written through a Risk Purchasing Group (RPG), which provides each insured with their own dedicated limits. In addition, your policy will not have a deductible on the liability coverage. The FLIP policy provides general commercial and product liability coverage for your food vending business, and it includes inland marine coverage for your business's personal property. Building coverage is not included but can be purchased by contacting one of our customer service representatives at (844) 520-6992.

Purchasing your policy through FLIP will give you instant coverage and immediate access to your insurance documents. Your policy will be effective as soon as your payment processes. **FREE unlimited additional insureds included.**

Get the coverage needed for your business TODAY! With annual policies starting at \$299 it's now easier than ever to protect your livelihood.

**BUY POLICY TODAY**

### The Following Limits Apply to Each FLIP Policy:

General Liability Aggregate Limit ⓘ	\$2,000,000
Products-Completed Operations Aggregate Limit ⓘ	\$2,000,000
Personal and Advertising Injury Limit ⓘ	\$1,000,000
General Each Occurrence Limit ⓘ	\$1,000,000
Damage to Premises Rented to You (Any One Premises) ⓘ	\$300,000
Liability Deductible	NO DEDUCTIBLE
Business Personal Property / Inland Marine Limit (Any One Article / Aggregate) ⓘ	\$5,000/\$10,000
Business Personal Property / Inland Marine Limit (Per Occurrence) - Deductible	\$250 DEDUCTIBLE